

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: An et al.

Title: METHOD AND SYSTEM FOR
ASSESSING LOAN CREDIT *Filed Via EFS-Web*
RISK AND PERFORMANCE *August 25, 2009*

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Examiner: Trotter, Scott S.

Art Unit: 3694

Confirmation 8612
Number:

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated May 27, 2009,
concerning the above-referenced patent application.

Remarks/Arguments begin on page 2 of this document.